

maximum rate, a capped maximum usage, a capped maximum consumption, or a capped maximum price amount; and

provide one of a good or service to the entity at one of a payment, rate, or price that may fluctuate, wherein the payment, rate, or price cannot exceed the capped maximum payment, capped maximum rate, capped maximum usage, capped maximum consumption, or capped maximum price amount.

25. An apparatus, comprising:

means for producing an offer for an entity, wherein the offer represents at least one of a capped maximum payment, a capped maximum rate, a capped maximum usage, a capped maximum consumption, or a capped maximum price amount; and

means for providing one of a good or service to the entity at one of a payment, rate, or price that may fluctuate, wherein the payment, rate, or price cannot exceed the capped maximum payment, capped maximum rate, capped maximum usage, capped maximum consumption, or capped maximum price amount.

26. A method of providing an energy product to a consumer at a payment that is capped at a predetermined amount, comprising:

producing an offer for the consumer, wherein the offer represents a capped maximum payment; and

providing the energy product to the consumer at a payment that may fluctuate, wherein the payment cannot exceed the capped maximum payment.

27. A method of providing a financial product to a consumer at one of a payment or a rate that is capped at a predetermined amount, comprising:

producing an offer for the consumer, wherein the offer represents one of a capped maximum payment or a capped maximum rate; and

providing the financial product to the consumer at one of a payment or a rate that may fluctuate, wherein the payment or rate cannot exceed the capped maximum payment or the capped maximum rate.

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